

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	§	
David Resnick, et al.	§	Confirmation No.: 6113
	§	
Serial No.: 09/734,988	§	Group Art Unit: 3692
	§	
Filed: December 11, 2000	§	Examiner: Milef, Elda G.
	§	
For: ELECTRONIC PAYMENT SYSTEM	§	Attorney Docket No.: 39048.21
UTILIZING INTERMEDIARY ACCOUNT	§	(formerly 29273/3.3)

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION DATED NOVEMBER 16, 2006

The present paper is submitted in response to the Non-Final Office Action dated November 16, 2006. No fees, including extension of time fees, are believed necessary for consideration of the present paper. However, if any fees are necessary, including extension of time fees, the extension of time is hereby requested, and the Commissioner is hereby authorized to charge the fees to Counsel's Deposit Account No. 08-1394.

Listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.